



Line of Duty Act Overview

Robert Irving, Customer Services Director, VRS

Susan Jones, Associate Director for Policy and Instruction, DHRM

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LODA Administrative Roles



A partnership of VRS and DHRM

LODA Administrative Roles



The Virginia Line of Duty Act (LODA):

- Established in Title 9.1 of the *Code of Virginia*, enacted in 1972
- Provides benefits to the following persons:
 - Family members of eligible employees killed in the line of duty
 - Eligible employees disabled in the line of duty and their family members



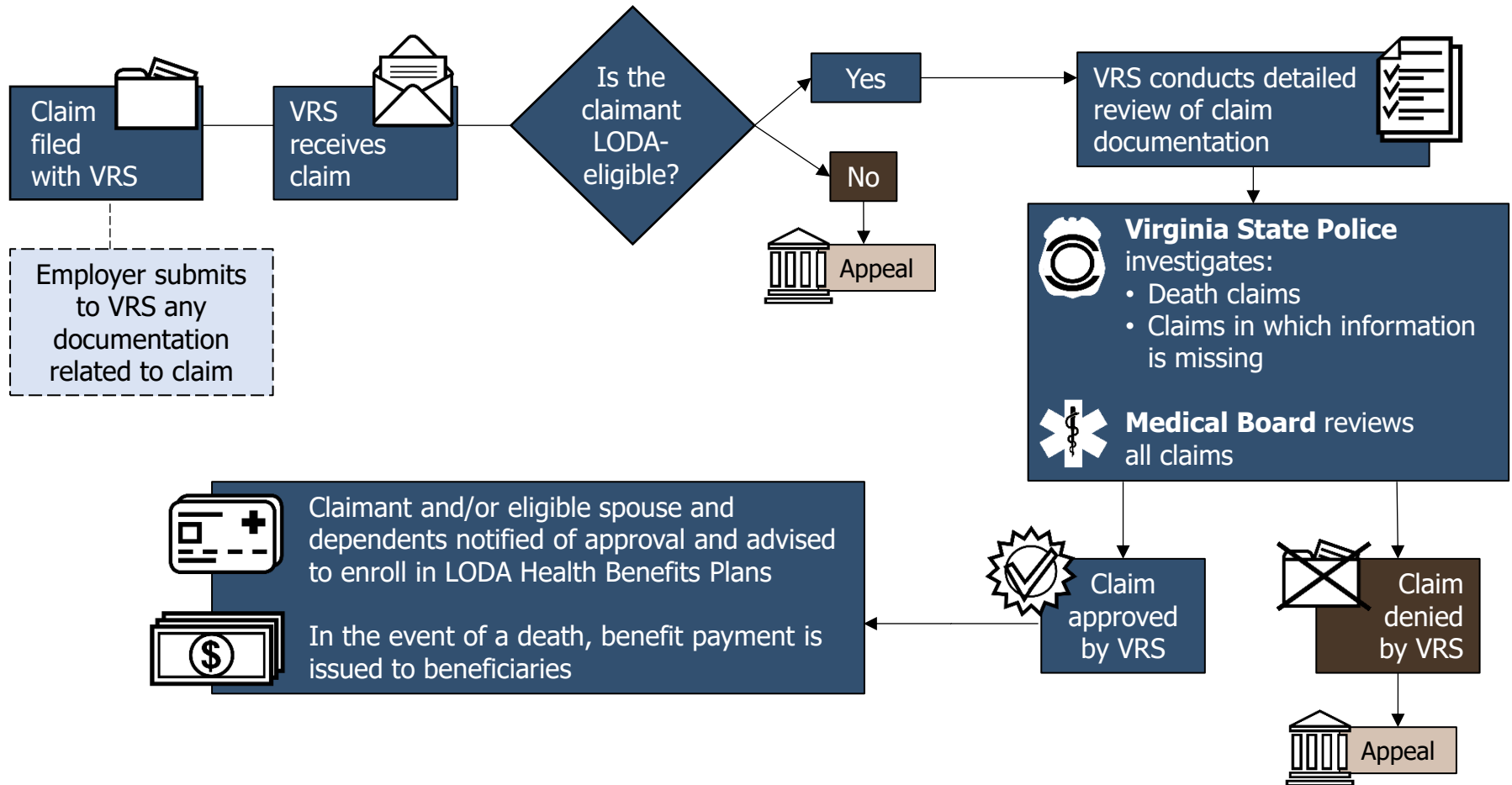
VRS	DHRM
<ul style="list-style-type: none">• Determines line of duty eligibility• Issues benefit payments on behalf of LODA Fund participating employers• Issues notification for benefit payments for LODA Fund non-participating employers	<ul style="list-style-type: none">• Administers continuous LODA Health Benefits Plans<ul style="list-style-type: none">○ Eligible spouse and dependent children in case of death (line of duty or presumption)○ Disabled person and family in case of disability

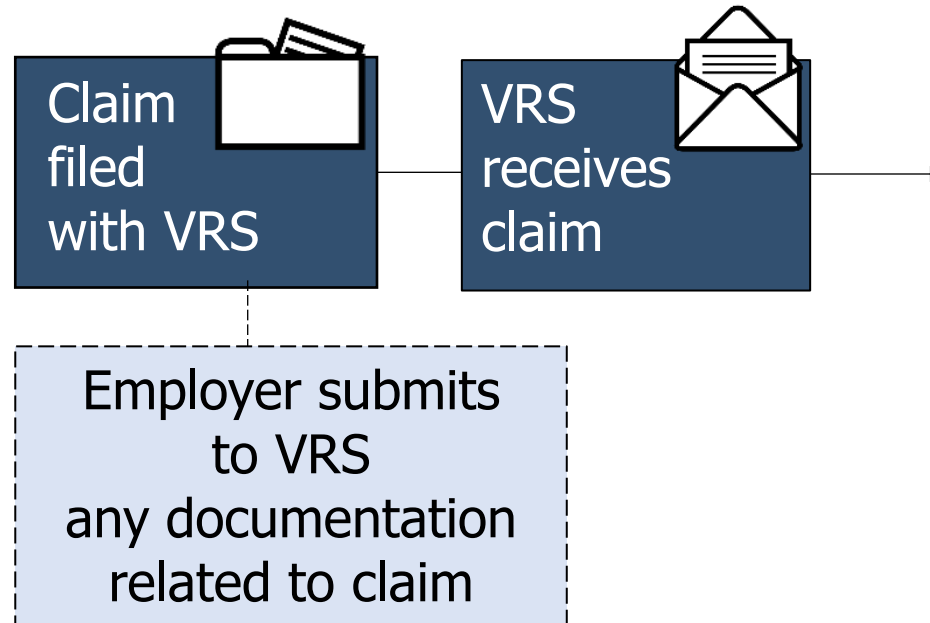
Employee or volunteer must serve in an eligible position for state or local government in Virginia as defined in the *Code of Virginia* § 9.1-400

Death or disability must occur in the line of duty as the direct or proximate result of performance of duty, including presumptions (respiratory diseases, hypertension, infectious diseases, certain cancers and heart disease)

A member of any **fire company or department or emergency medical services agency** that has been **recognized by an ordinance or a resolution** of the governing body of any county, city or town of the Commonwealth as an integral part of the official safety program

LODA Claims Flow





The claims flow starts when VRS receives the claim form.

If information is incomplete:

- 30 days to provide additional information
- OR the case is handed over to the Virginia State Police

If the Claim Is Approved

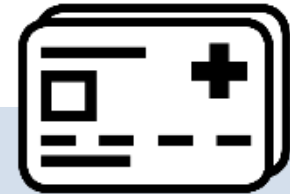


What happens if the claim is approved?



Disability

Claimant and/or eligible spouse and dependents notified of approval and advised to enroll in LODA Health Benefits Plans.



Death Benefit

In the event of a death, benefit payment is issued to beneficiaries. Eligible spouse and dependents notified of approval and advised to enroll in LODA Health Benefits Plans.





Information for Employers

LODA Fund Employer Participation



Employers had an opportunity to elect not to participate in the LODA Fund during an opt-out period in 2012.

LODA Fund Non-Participating Employers	LODA Fund Participating Employers
<ul style="list-style-type: none">• Political subdivision of the Commonwealth	<ul style="list-style-type: none">• State agency or political subdivision of the Commonwealth
<ul style="list-style-type: none">• Directly fund the cost of benefits provided under LODA	<ul style="list-style-type: none">• Contribute to the LODA Fund and the LODA Fund will cover the cost of benefits provided under LODA
<ul style="list-style-type: none">• Elected not to participate in the LODA Fund	<ul style="list-style-type: none">• Did not elect to become non-participating

Employer Responsibilities



Employers are responsible for the following actions:

- Completing part of the application, providing evidence related to the claim and submitting the claim to VRS.
- Funding the LODA benefit once VRS approves the claim:

LODA Fund Non-Participating Employers	LODA Fund Participating Employers
Fund the LODA benefit, <i>if not participating in the LODA Fund</i> , by paying death benefits, funding LODA Health Benefits Plans premium payments to DHRM and making retroactive health insurance premium reimbursements as applicable.	Fund the LODA benefit <i>by making contributions to the LODA Fund</i> , which pays death benefits, LODA Health Benefits Plans premiums and retroactive health insurance premium reimbursements as applicable.

Employer Responsibilities

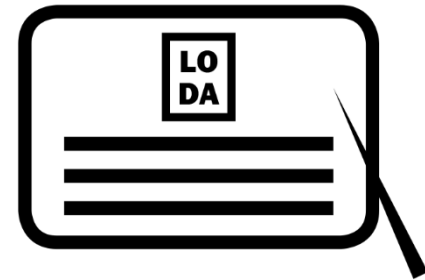


Employers are required by law to train LODA-eligible employees and volunteers:



Training material, available on the LODA website, will be developed by VRS and DHRM in consultation with the Secretary of Public Safety and Homeland Security.

Training will include the importance of having a will and submitting a claim.

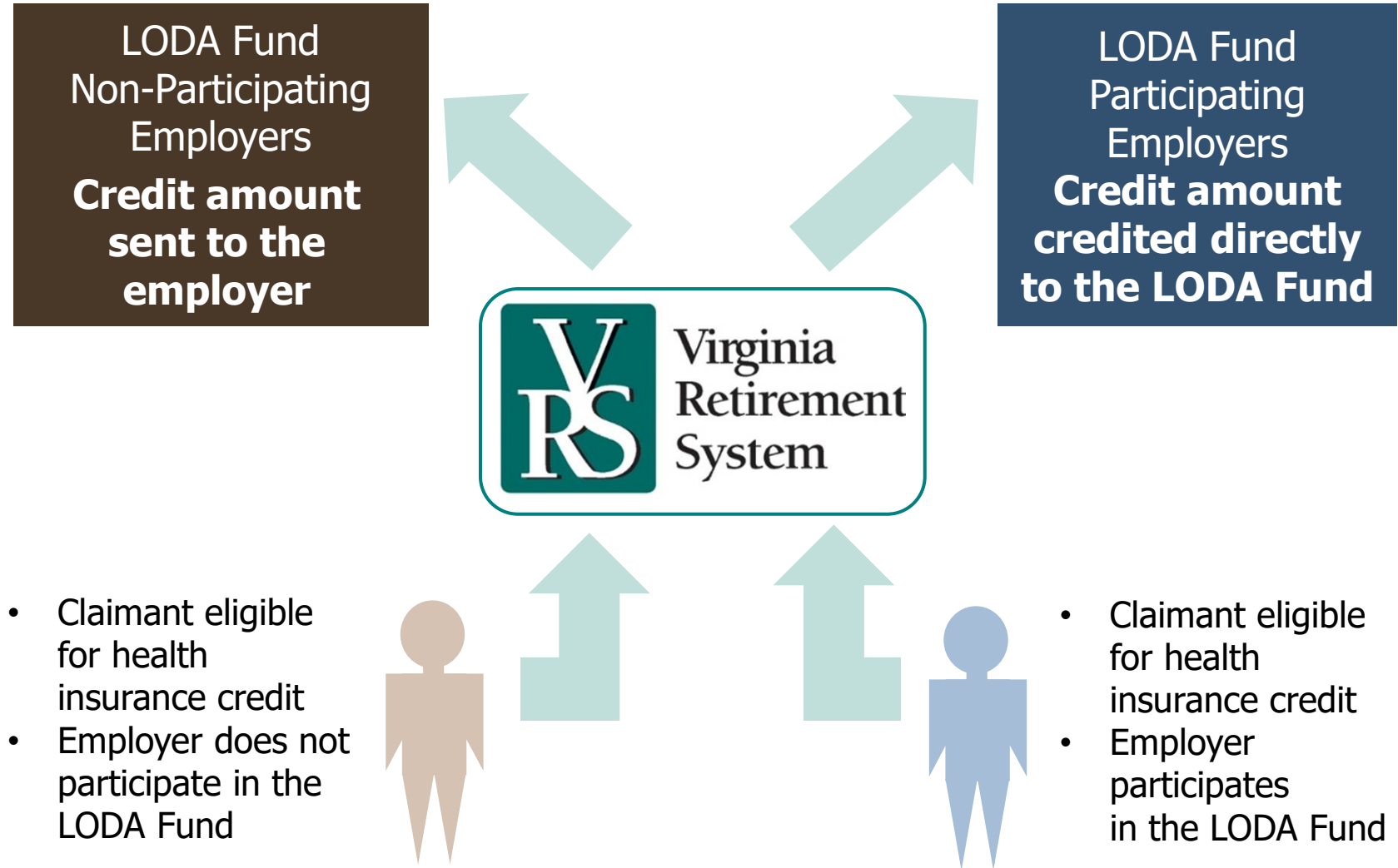


LODA Fund Non-Participating Employers	LODA Fund Participating Employers
Employer pays:	LODA Fund pays:
<ul style="list-style-type: none"> • LODA Health Benefits Plans premiums (DHRM) 	<ul style="list-style-type: none"> • LODA Health Benefits Plans premiums (DHRM)
<ul style="list-style-type: none"> • Funeral benefit payment, if requested (funeral home) 	<ul style="list-style-type: none"> • Funeral benefit payment, if requested (funeral home)
<ul style="list-style-type: none"> • Death benefit payments (individuals) 	<ul style="list-style-type: none"> • Death benefit payments (individuals)
<ul style="list-style-type: none"> • Retro health insurance reimbursements as applicable (individuals) 	<ul style="list-style-type: none"> • Retro health insurance reimbursements as applicable (individuals)
<ul style="list-style-type: none"> • Administrative fee (VRS) 	<ul style="list-style-type: none"> • Administrative fee (VRS)
<ul style="list-style-type: none"> • Virginia State Police investigation fee (VSP) 	<ul style="list-style-type: none"> • Virginia State Police investigation fee (VSP)

There will be a one-time cost for VRS and DHRM to transition and implement the LODA program:

- For LODA Fund participating employers, VRS will bill the fund for reimbursement.
- For LODA Fund non-participating employers, VRS will bill the employer for reimbursement.
- Billing will take place over the summer; more information will be available at a later date.

Health Insurance Credit



Retroactive Health Insurance Reimbursement During Claim Review



- If a claim is approved, the individual may be eligible for reimbursement of the health insurance premiums being paid during the period when the claim was under consideration.
- Only those claimants who incurred costs for payment of health insurance premiums not subsidized by the employer during the claims review process are eligible for reimbursement.

LODA Fund Non-Participating Employers	LODA Fund Participating Employers
<p>If the approved claim is from employment with an employer that does not participate in the LODA Fund:</p> <ul style="list-style-type: none">• VRS will notify the employer and advise that the claimant is eligible for reimbursement of health costs not subsidized by the employer during the claim review process.• The employer reimburses the claimant.	<p>If approved claim is from employment with a LODA Fund participating employer:</p> <ul style="list-style-type: none">• VRS will directly reimburse the claimant.• Health insurance cost is reimbursed from the LODA Fund.



LODA Health Benefits Plans Information

Three Plans

- LODA Plan – Former LODA Employment
- LODA Plan – Current LODA Employment
- LODA Plan – Medicare Primary

Two Benefit Designs

- Two non-Medicare plans have the same benefit design
- Both benefit designs are based on State Employee/Retiree Health Benefits Program plans

Upon determination of LODA eligibility by VRS, DHRM will enroll the following family members:

- **Disabled persons** – as defined by *Code of Virginia*
- **Eligible spouse** – legal spouse prior to LODA disability start date or employee's death
- **Eligible dependents** – natural or adopted children through the end of the year in which they turn age 26 (unless eligibility is otherwise lost; e.g., disabled person loses eligibility or divorce results in loss of eligibility for stepchildren.)

- **Loss of coverage upon eligibility for Medicare due to age**
 - Existing participants with a death or disability eligibility date prior to July 1, 2017, are grandfathered
- **Suspension of eligibility due to income greater than pre-disability income**
 - Existing participants with a death or disability eligibility date prior to July 1, 2017, are grandfathered
- **Loss of coverage for surviving spouses who remarry**
 - Current/existing surviving spouses who remarry prior to July 1, 2017, are not affected

LODA Health Benefits Plans Premiums



LODA Fund Non-Participating Employers	LODA Fund Participating Employers
<ul style="list-style-type: none">• DHRM will bill employer monthly for participant premiums (email)• Employer will be responsible for reimbursing participant(s) for Medicare Part B premium (if required for primary claim payment)	<ul style="list-style-type: none">• DHRM will bill the Line of Duty Death and Health Benefits Trust Fund for participant premiums• DHRM will reimburse participant for Medicare Part B premium (if required for primary claim payment—see LODA Plan – Medicare Primary) and recoup from the Fund

LODA Premiums – July 1, 2017



LODA Plan – Current LODA Employment – 7/1/17–6/30/18

Single	\$958
Two-Person	\$1,635
Family	\$2,318

LODA Plan - Former LODA Employment – 7/1/17–6/30/18

Single	\$991
Two-Person	\$1,667
Family	\$2,350

LODA Plan – Medicare Primary – 7/1–12/31/2017

Single	\$371
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- **LODA Mailbox**

- LODA@dhrm.virginia.gov

- **Dedicated page at DHRM website:**

- www.dhrm.virginia.gov/healthcoverage/loda-health-benefits

- **Line of Duty Act** (§ 9.1-400 of the *Code of Virginia*)
 - **LODA Health Benefits Plans – Presentation to Stakeholders**
 - **LODA Communications**
 - March 27, 2017 – transition information to existing LODA participants
 - March 27, 2017 – introduction to employers that do not participate in the Line of Duty Death and Health Benefits Trust Fund
 - **Questions and Answers for LODA Participants and Employers**



Resources for Employers

We're Here to Help



Resources are in development and will be available to you:

- **Training for employers**
- **Training for participants**
- **Videos**
- **Ongoing communications efforts**
- **Guide for participants**
- **Websites**



- www.valoda.org
- www.dhrm.virginia.gov/healthcoverage/loda-health-benefits

LODA Timeline



January

March

April

May

June

July

January:

- Employer Update
- Email to employers

March:

- DHRM mailing to participants

April:

- Employer Update
- DHRM enrollment
- Updates to VALODA and DHRM websites

May 1:

Employer Update

June 5:

Employer Update

June:

- Welcome Videos for Participants and Employers
- Participant Training
- Employer Presentation
- LODA Forms Tutorial
- LODA Website
- LODA Guide

July 5:

Employer Update

July:

- Email to Employers and Stakeholders